

Help for Small Businesses Affected by the Federal Call-Up of Military Reservists or the National Guard

If your small business has been adversely affected by the federal Title 10 call-up of members of the National Guard or Reserves during a period of conflict, the U.S. Small Business Administration can help.

Disaster Loans

For eligible small businesses suffering economic injury because an *owner or an essential employee* was called to active duty, the SBA can offer a Military Reservist Economic Injury Disaster Loan. Small businesses may apply for the loan after Reserve or National Guard members receive their orders to active duty. Loans of up to \$1.5 million are available at an interest rate not to exceed 4 percent. The loan application can be downloaded from the Web site at www.sba.gov/disaster/mreidl.html.

Debt Relief

If your small business currently has an SBA direct or guaranteed loan, you can ask for repayment deferrals, interest-rate reduction and other assistance. To request help, contact your SBA lender or your nearest SBA district office at www.sba.gov/regions/states.

Business Counseling and Training

Through your local district office and the SBA's resource partners, you can receive business development help, and business counseling and training to help your business while you or your employees are on active duty with the National Guard or Reserves.

Basic 7(a) Loan Guaranty

This is the SBA's primary business loan program to help qualified small businesses obtain financing when they might not be eligible for business loans through normal channels. It is the SBA's most flexible business loan program, since financing can be guaranteed for most general business purposes. More information can be found at www.sba.gov/loans.

For More Information

For information on these and other programs to serve you, your nearest SBA district office is listed in the telephone directory under "U.S. Government." You can also contact us at 1-800-U ASK SBA, visit our Web site at www.sba.gov/reservists, or call our Office of Veterans Business Development at 202-205-6773.

All of the SBA's programs and services are provided to the public on a nondiscriminatory basis.

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